TIMES-VIRGINIAN

In The Heart of Virginia's Dark Tobacco Belt

Appomattox, Virginia

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NEST EGGS IN 1949

From The Winchester Star

Sentiment seems to have improved in business and financial circles about the nation's economic situation in the months immediately ahead. One reason is the continued high level of consumer purchasing, particularly when and where retail prices have been cut considerably. Many consumers who could not meet all of their current purchases out of current income have obviously had nest eggs in the form of liquid assets, into which they could and did dip.

Department store sales during July were ten per cent lower than during July a year ago. But that was in terms of dollars. It could well be that goods sold in department stores averaged at least 10 per cent less in price last month than in July, 1948.

The liquid assets of the average American family—in economic parlance, "spending unit"—were surveyed in the first three months of 1949 for the Federal Reserve Board by the University of Michigan Survey Research Center. "Liquid Assets" meant Government bonds, savings accounts in banks, checking accounts, building and loan association deposits, postal savings. Excluded were currency (and lots of people still hold on to large sums of currency) stocks and bonds (and some people buy a new car by selling 25 shares of General Motors), loan values of insurance policies, and still other assets which could be drawn on for an especial expenditure.

More than 7 out out every 10 families in the United States had some form of liquid assets in the first quarter of 1949. However, the proportion of such families in the total population had fallen off slightly in three years.

Naturally the families with the higher incomes were more apt to have liquid assets than were the families with the lower incomes. When the family income was under $1400, the chances were 50-50 that it had no nest egg of this sort laid away. When the income was over $4500, the chances of a nest egg were better than 9 to 1.

The median or most typical, amount of liquid assets was $790. That is, the same number of families with liquid assets had less than this as had more than this amount. A year before, the median total of liquid assets had been $820. In 1947 it had been $870.

Some families have been cashing in their War or Savings Bonds and not buying new ones. In 1946 about 12 in every 20 families held some Government bonds; in early 1949, it was 9 in every 20. Between 1947 and 1948 the number of families with savings accounts (including postal savings and building and loan accounts) decreased; the number with checking accounts increased.

GOOD TAVERN KEEPER

From the Danville Bee

The Virginia Travel Council which was launched a little over a year ago under modest circumstances, is already earning its salt. It is an organization designed to improve the quality of hospitality and the variety of facilities for the tourist in this state.

It has directed first of all, its activities towards making safer the highway restaurants and snack bars so that there may be greater security in their patronage. It has secondarily, sought to make, and has brought about improvement of overnight don L'k s and has forged new bonds among the Virginia hotel keepers in order to send Virginia visitors rejoicing on their way.

These creature comforts may seem quite subsidiary to tourism, but if we examine the highly organized states where scenic grandeur or historical associations are assets of the first magnitude, it is vital that Virginia should be made one of those states for which the memory lingers not only in the richness of its traditions and antiquity but bodily comfort during the visit.

The Travel Council has done a great deal towards arousing county health organizations to the necessity of examining, and keeping a watchful eye on these roadside spots where the tired motorist pauses for a wayside meal. It is very simple for these restaurant keepers to go wrong, and it is not hard to make the proprietors understand that they are part of tourism and an integral part in the tourist panorama which contributes to tourist comfort.

The certification of safe places to eat is most important. Family groups on tour, are not likely to run the risk of a ruined vacation by disorders set up by imperfect food. Where an enterprise can show its clean bill of health, it has not only made a stout contribution to its own success but has made one also to Virginia—that an old and hospitable state has lost nothing of its traditional reputation as a good tavern keeper.

DANGEROUS WHEN YOUNG

(From The Fredericksburg Free Lance Star)

The New York State Insurance Department has announced an increase of 15 to 20 per cent in automobile liability insurance rates for cars operated by drivers under 25. Thus that state follows a trend that has long since been recognized in other states. The insurance companies simply could not take the beating they were getting from accidents involving young drivers.

What are the facts? In New York state a 1947 survey showed that whereas only 14.4 per cent of all drivers were under 25 years old, they had 28.5 per cent of all fatal accidents and 23.8 per cent of all non-fatal accidents. In other words the record of the youthful drivers is about twice as bad as that of more mature ones. Of course, there are careful young drivers and some very dangerous elder drivers. But insurance rates have to reflect the records of age-groups as a whole.

It is the young males, far more than the young females, who get into trouble. For a couple of years after age 16 they are generally rather careful, because they realize they don't know everything about driving. At 18 or so many of them are expert pilots, and know it. Their very expertness is a challenge to take chances. For the next few years it is a race between skill and maturity in the young. It's fine when maturity catches up.

As between the boy who gets overconfident from good instruction, and one who gets that way from poor instruction or none at all, it is generally agreed that the former is the safer driver. Many schools have included driver-training courses in their schedules. Increased skill is always useful in avoiding accident).

Parents should do everything possible to shorten the lag between driving skill and driving maturity in their youngsters.Maybe some money could be saved later on, in insurance premiums.

THE BIBLE SPEAKS

International Uniform Sunday School Lessons

By DR. KENNETH J. FOREMAN

SCRIPTURE: Psalms 8:3; 22:1; 16; 23; 91:9-12; 103:8-13; 139:7; 119:10-20; Matthew 21:15-16, 26-42; 22:41-45; Luke 24:44.
DEVOTIONAL READING: Mark 14:12-26, 32-36.

Jesus and the Psalms

Lesson for September 11, 1949

SOME parts of the Old Testament Jesus never once mentioned. Others he quoted again and again. Could this be because some parts were more helpful to him than others? At any rate, the Psalms were one section of his Bible, which he often quoted.

* * *

Worship

ONE Use Jesus made of the Psalms was in public worship. Whenever he went to the Temple he would join in singing or in listening to the great choirs singing these ancient hymns. Many of our own best-loved hymns, while not direct translations, are based on Psalms. For example, "Still, Still With Thee" is from Psalm 16; "God Is My Strong Salvation" from Psalm 27; "The King of Love" from Psalm 23; "O Worship the King" from Psalms 104.

Dr. Foreman

In private worship also we know Jesus used the Psalms. One of the Hebrew names for them was "The Book of Prayers," and Jesus, like many another who has loved these Psalms, found in them the natural expression of what was deepest in his heart when he turned toward his Father in heaven.

A striking proof of this comes from the story of Calvary. The cry, "My God, why hast thou forsaken me?" is a quotation from Psalm 22:1, and "Into thy hands I commend my spirit" is from Psalm 31:5.

Thus, two out of three prayers he uttered in his last moments were from the Psalms. So the reader today, pondering in a quiet moment these immortal poems, either from the printed book or better yet, as Jesus did, from the treasures of memory, may often find in them prayers which seem breathed from his own mind and to which he need only say, Amen.

* * *

Truth about God

JESUS also found in the Psalms a revelation of truth. It would be too much to say that Jesus derived his ideas of God from the Psalms. But certainly some of the great teachings about God which we hear from Jesus we can read already in the Psalms.

Jesus did not use the Psalms stupidly, of course. He would never have supposed that you could take just any sentence about God out of some Psalm or other, and quote it as the last word about God.

For instance, during his temptations the thought was suggested to him that he could jump off a high building and not be hurt; had not God promised just that in a Psalm? Now it is true that Psalm 91:9-12 does say that God will keep you from "dashing your foot against a stone" but Jesus knew that does not mean that God will guarantee to keep you out of trouble or harm no matter how foolish you are!

* * *

Christ in the Psalms

JESUS found in the Psalms also prophecies. There is a rather thin line between illustration and prophecy.

For instance, when the Jerusalem boys and girls were making such a noisy welcome for him, and the dignified priests were protesting, Jesus quoted Psalm 8:2 in defense of the children: "Out of the mouths of babes and sucklings thou hast perfected praise."

Did he mean that the Psalmist had predicted that very occasion, or did he mean that the Psalm expressed a truth always good?

At all events, we do know that Jesus often took a Psalm, or a part of one, as a prophetic picture of himself. He knew himself to be the true King of Mankind, "the Lord's Anointed," as his use of Psalm 110:1 plainly shows.

Yet he also knew that he must pass through suffering to his throne (Luke 24:26). When the leaders of his people rejected him he was not surprised, for he thought at once of Psalm 118:22-23. When he hung on the cross, and saw the soldiers gambling for his clothes, Psalm 22:16-18 would surely come into his mind.

And can we doubt that in his last agonies, one who knew the Psalms so well would not have remembered also the later lines from the same prophetic Psalm? It begins with the tragic question—Why? But it rises to a song of triumph—"When he cried unto him, he heard!"

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WHO GETS THE BENEFITS?

(From The Warren Sentinel)

In 1948 one of the biggest automobile manufacturers made profits of 9.5 cents per $1.00 of sales. This per cent—less than 10 per cent—is the incentive that keeps this business at work. Let's look at the people it benefited.

First were the employees, who collected $1,353,000,000 in wages and salaries.

The next group that benefited was Federal, state and local governments that took $464,000,000 in taxes.

Finally the owners—434,000 of them—received $211,000,000.

This is the way the cash benefits from this company were shared:

Owners, $1.00; Government Collectors, $2.18; Employees, $6.37.

The customers bought better automobiles than they could buy forty years ago, and they paid only a little more for them.

Profit keeps this company going. The employees receive the largest share of the benefit. Government takes the next largest share. The stockholders who put up the money to build this corporation and run the risk of loss, receive the smallest share of all.

The "fingers" at the end of the elephant's trunk can handle a dime as small as a penny.

Nero passionately loved to play the harpsichord.

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Appomattox, Virginia

Pamplin

Pamplin, Sept. 5.- Betty Jo Shelton, of Halifax spent last week-end with Eloise Rosser.

Mr. and Mrs. J. H. Rosser and daughter, Eloise and Mr. and Mrs. T. H. Wayne were Sunday guests in the home of Mr. and Mrs. H. E. Shelton, of Halifax.

Mr. and Mrs. Lloyd Cumbey and family, of Bennettsville, S. C. were recent guests of the former's mother, Mrs. Rosa Cumbey.

Mr. and Mrs. Lynford Cumbey and family visited Mr. and Mrs. John David, Jr. and Mr. and Mrs. Willis Prattman, of Richmond last week-end.

Week-end guests in the home of Dr. and Mrs. C. H. McCall were Rev. A. J. Ponton, of Lynchburg, and Mr. and Mrs. E. S. Ponton, of Richmond.

Mrs. Clarence Ramsey was hostess to the Woman's Auxiliary of the Beale Memorial Presbyterian Church last Monday night. Mrs. C. H. McCall was program leader.

Sunday guests in the home of Mr. and Mrs. H. T. Terry were Mr. and Mrs. Joseph Terry and son, Mr. and Mrs. Herman Wingfield, and T. Terry, Jr. and George Abbitt Terry.

The Rev. and Mrs. W. M. Black and daughter, Miss Mary Rives Black are visiting relatives in Richmond. Miss Black will teach school in Richmond this session.

Miss Mary Lee Dickerson left this week for Colonial Beach, where she will teach school this session.

The training choir of the Elon Baptist Church had a wennie roast at Holliday Lake Monday evening.

Mr. and Mrs. S. W. Brockwell, of Newport News visited friends and relatives here last week-end.

Mr. and Mrs. Herbert Richardson and daughter were Sunday guests in the home of Mr. and Mrs. Wiley Richardson.

Richwood

Richwood, Sept. 6.- Services at Wesley Chapel at 3 P. M. Sunday.

Mr. and Mrs. Theodore Moore and children visited with Mrs. John Moore Sunday afternoon.

Mr. and Mrs. James Arrington were in Lynchburg on business Saturday.

Miss Marvis Wooldridge visited with Mrs. D. A.Pugh on Monday afternoon.

Mr. and Mrs. T. T. Wooldridge and daughter, Marvis, were the guests Sunday of Mr. and Mrs. Esmond Pugh.

Mr. and Mrs. Wiley Crank, of Roanoke, Va. were the week-end guests of Mr. and Mrs. W. D. Harvey.

Mr. and Mrs. J. M. Clapp and daughter, of Richmond were week-end guests of Mrs. Clapp's parents, Mr. and Mrs. H. H. Harvey.

Mr. and Mrs. Robert Carey, of Lynchburg were Sunday afternoon guests of Floyd Trent, Mrs. Carey's father.

Mr. and Mrs. G. T. Marsh, of Rocks were the dinner guests Sunday of Mr. and Mrs. D. A. Pugh.

Bascom and Nathan Powel were in Lynchburg on business Saturday.

Mr. and Mrs. Doughty, of Washington, D. C., were the week-end guests of Mr. and Mrs. G. I. Watt.

Mr. and Mrs. Everett Ferguson were the guests Tuesday evening of Mr. and Mrs. W. D. Harvey.

Cornell Pugh, of Princeton, W. Va., was the week-end guest of Mr. and Mrs. D. A. Pugh.

Mr. and Mrs. Elmer Hicks, of Washington, D. C. are visiting with his parents, Mr. and Mrs. H. E. Hicks.

Spout Spring

Spout Spring, Sept. 6.- Mr. and Mrs. C. C. Caldwell and daughter, Anne, of Danville and Mrs. Clinton Cawthorne, of Crewe were guests of Mr. and Mrs. A. J. Zastrow Thursday of last week.

Miss Frances Carson has returned home after spending several weeks in the home of her grandparents.

Mr. and Mrs. C. R. Morton spent Sunday in the home of Mr. and Mrs. C. A. Bolton, of Gladstone.

Mr. Newman, of Evington recently spent several days in the home of his neice, Mrs. Bolden McCormick.

Peter Bell, of Roanoke, and Mrs. Marshall Coffey, of Lynchburg spent Tuesday in the home of Mr. and Mrs. Hunter Jamerson.

Helen Martin spent the week-end with her grandparents.

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LYNCHBURG, VA.

Miss Florence Layne is spending this week with her home people.

Mr. and Mrs. Ray Garretti, of New York visited in the home of Mr. and Mrs. W. J. Walton over the week-end. They also visited Mrs. George Carson while here.

The human liver molds itself to conform to the shape of the neighboring viscera.

Ancient coins were minted from electrum, an alloy of gold and silver.

An attack of measles wiped out one-quarter of the population of Fiji in 1875.

The Romans used to applaud by snapping their fingers.

NEGRO EXTENSION NEWS

Don't forget the County Farmers Picnic at Wayside Park on Saturday, September 10,starting at 12:00 o'clock. Tell your neighbors, load up the truck, fill your picnic basket, come out and we will all spread and eat together. Signs will be posted along the road to Holliday Lake. Some know the road as the old Richmond road. Let's take the day off from our labors and extend the hand of fellowship to one another.

—G. L. James, Agent.

SMALL TOWN STUFF

(Jackson (Miss. Daily News)

A small town is the place where a man doesn't have to explain how he received a black eye. The natives have already heard.

Almost a third of the nation's aliens live in New York State.

Canada has about 37,000 square miles of peat deposits.

Indiana comprises about 11 cent of Arizona's population.

About 85 per cent of the nation's corn crop goes to market in the form of meat.

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